



# You Can Adopt Without Debt: Creative Ways to Cover the Cost of Adoption

*Julie Leanne Gumm*

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## **You Can Adopt Without Debt: Creative Ways to Cover the Cost of Adoption** Julie Leanne Gumm

Many families want to adopt, but do not have the large amount of money it takes to complete a private domestic or international adoption. Some quickly give up the idea of adopting and are left feeling frustrated, overwhelmed, and discouraged. Those who choose to proceed often take out large loans or borrow from family and friends which adds to the financial pressure on the family. Author Julie Gumm shares proven strategies from her own experience as well as from others that include applying for grants, creative budgeting, and fundraising that prospective adoptive parents can use to prepare for and avoid those high costs associated with adoption.

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